# FACT SHEET



# Lightbridge, Inc.

Lightbridge, Inc. is a leading e-commerce, analytics and decisioning company that businesses trust to manage customer transactions. Lightbridge adds value to fraud screening, credit qualification, and payment authorizations.

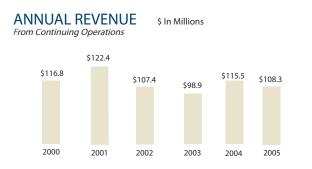
Lightbridge solutions leverage intelligent automated systems and human expertise, delivered primarily through the efficiencies and cost savings of an outsourced business model. Businesses use Lightbridge to make smarter decisions, deliver better services, provide secure payments, reduce costs and enhance the lifetime value of their customers. For more information, visit us at www.lightbridge.com.

# STOCK FACTSNASDAQ SymbolLTBGBook Value/Share\$6.07Cash/Share\$3.8752-week Range\$7.45 - \$14.69Shares Outstanding27.3 millionMarket Capitalization\$376 million

Data sourced from NASDAQ on 11/7/06

# FINANCIAL HIGHLIGHTS

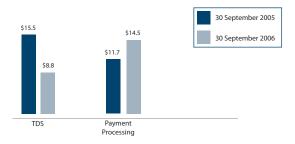
- + Cash and short-term investments = \$105.8 million, or approx. \$3.87 per share
- + Current ratio 4.9:1
- + No debt
- + Days Sales Outstanding (DSOs) = approx. 33 days



## **BUSINESS SOLUTIONS**

- + Payment Processing
- + Decisioning and Analytics (TDS)\*

# REVENUE RESULTS: QUARTER-over-QUARTER \$ In Millions



\* On October 4, 2006 Lightbridge announced its decision to exit this business

#### LIGHTBRIDGE FACT SHEET QUARTER 3, 2006

#### **QUARTERLY RESULTS & FUTURE GUIDANCE**

	Q4 2005 Actual	Q1 2006 Actual	Q2 2006 Actual	Q3 2006 Actual	Q4 2006 (Est.)
REVENUE (M)	\$27.3	\$26.5	\$25.2	\$23.3	\$19.3 - \$21.1
DILUTED EPS	\$0.14	\$0.06	\$0.03	\$0.01	\$(0.03) - \$0.05
NON GAAP EPS			\$0.16	\$0.15	\$0.06 - \$0.14
GROSS MARGIN	56%	56%	57%	61%	Not provided

Actual results and future guidance are calculated using GAAP unless otherwise noted. Quarterly results reported as continuing operations.

#### EARNINGS CALL (tentative date)

Lightbridge tentatively plans to host its fourth quarter 2006 webcast for Financial Results on:

Wednesday, January 31, 2006

### **RECENT BUSINESS HIGHLIGHTS**

+ Announced decision to exit the TDS business

Executive Team Robert Donahue President & CEO

Timothy C. O'Brien VP of Finance and Administration, CFO & Treasurer

Roy Banks President, Authorize.Net

J. Donald Oldham President, Telecom Decisioning Services

Eugene DiDonato VP and General Counsel

Kathleen Harris VP, Human Resources

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Safe Harbor

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